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To: Robert Rhode

Company : USPTO

Fax Number : 0017038729326

From : Chris Kwan

Company : Ecorpnu

Fax Number : 1-270-7178961

Subject : Continuation of our Response to Application 09-827788

Pages including cover page: 4

Time : 5:11:52 PM

Date : 12/7/2004

MESSAGE

Robert Rhode
Examiner
Art 3625
USPTO

Dear Robert,

Due to an oversight, we have neglected to incorporate our rebuttal for a NEW claim 33 in our previous response for the same application pertaining to your Action Letter mailed Sept 10-2004.

We have attached this rebuttal as below. Thank you.

Yours Truly



Khai Hee KWAN
Customer Number : 023336

Application number: 09/827788**Art Unit:** 3625**Applicant:** Khai Hee Kwan**Examiner:** Robert Rhode.**Title:** Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.**RECEIVED
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents
Alexandria, VA 22313-1450

Sir:

In reply to Office Action mailed on Sept 10, 2004.

Note: Due to an oversight from our previous response faxed 6 Dec 2004 (45 pages), we have neglected to include our rebuttal for Claim 33. Therefore this response is a continuation of the above.

Claim 33

This is a new claim and is an independent claim where we will show it is patentable over Fox.

Fox uses the documents and instruments for giving effect for payment necessary for a transaction while our claim element of a receipt is for obtaining goods or services having been paid but not delivered at the time of payment. In Fox at Col 3, lines 29-34, it is taught the second participant (ie banker) signs a receipt to first participant (ie merchant) for guarantee payment for ordered items. The first recipient participant then returns a signed encrypted purchase receipt to the originating participant (buyer) to indicate the purchase is approved and accepted. But nowhere is there any teaching for buyer to present the purchase receipt back to the first participant (ie merchant) or to the second participant (ie bank). In Fox, it makes little sense for the buyer to present something back to the merchant when the said receipt was provided by the merchant in the first place nor is there is a need to present the receipt to banker since the banker provides the acceptance receipt to the merchant not the payer. In short, Fox did not teach of using a receipt to obtain goods and services but merely as evidence of payment guarantee to merchant and

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